

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William H. Fitzgerald  
Debtor

Case No. 17-04313-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: REshelman  
Form ID: 309A

Page 1 of 2  
Total Noticed: 58

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db William H. Fitzgerald, 309 Wheeler Ave, Scranton, PA 18510-2514  
aty +David M. Gregory, Gregory & Associates, PC, 307 Erie Street, Honesdale, PA 18431-1137  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Jill M. Spott, Sheils Law Associates, PC, 108 North Abington Road,  
Clarks Summit, PA 18411-2505  
aty +Jim Peavler, 10th Floor, Strawberry Square, Harrisburg, PA 17128-0001  
aty +Steven P. Kelly, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,  
Warrington, PA 18976-3400  
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,  
Honesdale, PA 18431-1925  
cr +FNCB Bank, f/k/a First National Community Bank, 102 East Drinker Street,  
Dunmore, PA 18512-2432  
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,  
Greenville, SC 29603-0826  
4989118 AAS Debt Recovery, Inc., PO Box 129, Monroeville, PA 15146-0129  
5003254 +BizFunds LLC, c/o Egon P. Singerman, Esq., 30625 Solon Road Suite C,  
Cleveland, OH 44139-3473  
4989121 Bizfunds, LLC, 4758 Ridge Rd, Cleveland, OH 44144-3327  
4989123 City of Scranton, P.O. Box 1469, Scranton, PA 18501-1469  
4989124 City of Scranton Tax Claim Bureau, 15 Public Sq Ste 202, Wilkes Barre, PA 18701-1703  
4989125 +City of Scranton Tax Office, 1170 Highway 315 Blvd Ste 2, Plains, PA 18702-6906  
4989127 Federman & Associates, 300 York Rd Ste 300, Jenkintown, PA 19046  
4989128 Fidelity Deposit & Discount Bank, Blakely and Drinker Streets, Dunmore, PA 18512  
4989130 First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
4989131 First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401  
4991135 First National Bank of Pennsylvania, 125 E. State Street, Clarks Summit, PA 18411  
4989132 First National Community Bank, 102 East Drinker St., Dunmore, PA 18512-2491  
4989116 Fitzgerald William H, 309 Wheeler Ave, Scranton, PA 18510-2514  
4989133 Hladik, Onorato & Federman, PC, 298 Wissahickon Ave, North Wales, PA 19454-4114  
4989137 +Lackawanna County Tax Claim Bureau, 200 Adams Ave., Scranton, PA 18503-1607  
4989136 +Lackawanna County Tax Claim Bureau, 135 Jefferson Ave, Scranton, PA 18503-1716  
4989117 Law Office of Brian E Manning, 512 S Blakely St, Dunmore, PA 18512-2237  
4989139 +Northeast Revenue Service, 1170 Highway 315 Blvd Ste 2, Plains, PA 18702-6906  
4989140 PA Department of Revenue, Bureau of Individual Taxes, PO Box 281210,  
Harrisburg, PA 17128-1210  
4989141 #Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425  
4989142 Penn Credit Corporation, 916 S 14th St # 988, Harrisburg, PA 17104-3425  
4989144 Peoples Neighborhood Bank, PO Box A, Hallstead, PA 18822-0571  
4989146 Shiles Law Associates, LLC, 108 N Abington Rd, Clarks Summit, PA 18411-2505  
4989147 Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005  
5022487 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square,  
Warrington, PA 18976-3400  
5033080 THE BANK OF NEW YORK MELLON; SERIES 2007-8, C/O Shellpoint Mortgage Servicing, PO Box 10826,  
Greenville SC 29603-0826  
5033064 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
4989148 #Trident Asset Managemen, 53 Perimeter Ctr E Ste 440, Atlanta, GA 30346-2294  
4989149 William Fox, Collector of Taxes, PO Box 709, Scranton, PA 18501-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: BrianEManning@comcast.net Jul 23 2018 18:50:21 Brian E Manning,  
502 South Blakely Street, Suite B, Dunmore, PA 18512  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Jul 23 2018 18:50:30 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4989120 EDI: BANKAMER.COM Jul 23 2018 22:53:00 Bank of America, Bankruptcy Department,  
4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
4989122 EDI: CAPITALONE.COM Jul 23 2018 22:53:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
5030676 +E-mail/Text: bankruptcy@caavps.com Jul 23 2018 18:50:35 Cavalry Investments, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4989126 +EDI: RCSFNBMARIN.COM Jul 23 2018 22:53:00 Credit One Bank, P.O. Box 98873,  
Las Vegas, NV 89193-8873  
4989129 Fax: 212-560-6311 Jul 23 2018 18:54:08 First Funds, LLC, 240 W 35th St Fl 16,  
New York, NY 10001-2506  
4989135 EDI: IRS.COM Jul 23 2018 22:53:00 INTERNAL REVENUE SERVICE, P O Box 21126,  
Philadelphia, PA 19114  
5032283 EDI: RESURGENT.COM Jul 23 2018 22:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
5032305 EDI: RESURGENT.COM Jul 23 2018 22:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4989138 EDI: MID8.COM Jul 23 2018 22:53:00 Midland Credit Management, Inc., 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

4993740 +E-mail/Text: csc.bankruptcy@amwater.com Jul 23 2018 18:50:45 PENNSYLVANIA AMERICAN WATER, PO BOX 578, ALTON, IL 62002-0578

4985236 EDI: PRA.COM Jul 23 2018 22:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4981490 +EDI: PRA.COM Jul 23 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5000128 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2018 18:50:27 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

4989143 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2018 18:50:28 Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0946

4989145 E-mail/Text: jennifer.chacon@spservicing.com Jul 23 2018 18:50:48 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

5032399 +EDI: RMSC.COM Jul 23 2018 22:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

5002920 EDI: AIS.COM Jul 23 2018 22:53:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4989134\* INTERNAL REVENUE SERVICE, Special Procedures, PO Box 7346, Philadelphia, PA 19101-7346

4989119 ##Ability Recovery Service, 921 Oak St, Scranton, PA 18508-1235

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Brian E Manning on behalf of Debtor 1 William H. Fitzgerald BrianEManning@comcast.net, G17590@notify.cincompass.com

David M. Gregory on behalf of Creditor FNCB Bank, f/k/a First National Community Bank dmglaw@ptd.net, nicklaw@ptd.net

James Warmbrodt on behalf of Creditor The Bank of New York Mellon fka The Bank of New York et al..... bkgroup@kmlawgroup.com

Jill M. Spott on behalf of Creditor First National Bank of Pennsylvania jspottesq@sheilslaw.com, psheldon@sheilslaw.com

Jim Peavler on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us

John J Martin (Trustee) pa36@ecfbis.com, trusteejohnmartin@martin-law.net

Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-8 skelly@sterneisenberg.com, bkcef@sterneisenberg.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**Debtor 1 **William H. Fitzgerald**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5777**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13** **October 16, 2017**Case number: **5:17-bk-04313-JJT**Date case converted to chapter **7** **July 9, 2018****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William H. Fitzgerald	
2. All other names used in the last 8 years	aka William Fitzgerald, aka William Hart Fitzgerald	
3. Address	309 Wheeler Ave Scranton, PA 18510-2514	
4. Debtor's attorney Name and address	Brian E Manning 502 South Blakely Street Suite B Dunmore, PA 18512	Contact phone 570-558-1126 Email: <a href="mailto:BrianEManning@comcast.net">BrianEManning@comcast.net</a>
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: <a href="mailto:pa36@ecfbis.com">pa36@ecfbis.com</a>

For more information, see page 2

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831–2500  Date: July 23, 2018
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 7, 2018 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington &amp; Linden Streets, Scranton, PA 18503</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: November 6, 2018</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	